

IN THE ABSTRACT OF THE DISCLOSURE:

Please delete the Abstract Of The Disclosure and
please substitute therefor the new Abstract Of The
Disclosure which is attached hereto on a separate sheet.

ABSTRACT OF THE DISCLOSURE

An apparatus including a memory device for storing at least one of charge-back information, stopping of payment information, or non-payment due to insufficient funds information, for at least one account, a processor for processing information regarding a transaction on an account, wherein the processor generates an information report containing at least one of charge-back information, stopping of payment information, and non-payment due to insufficient funds information, regarding the account, and a transmitter for transmitting the information report to a communication device associated with at least one of a merchant, a vendor, and a provider, prior to at least one of a shipment, a transfer, a providing, and a delivery, of the at least one of a good, a product, and a service, pursuant to the transaction.